

**STATEMENT OF SUBSTANCE OF INTERVIEW**

Applicant wishes to thank the Examiner Benjamin Kaplan and SPE Chameli Das for conducting a telephone interview with Applicant's Attorney, Christopher W. Lattin and his clerk Dominic Lindauer on September 4, 2007.

During the interview, Applicant's Attorney discussed the rejections under §103, in particular regard to the Cisco and COBAS references.

The Examiner agreed that Cisco fails to teach the out-of-band transmission of encryption keys. Therefore, the Examiner relied on COBAS to show out-of-band transmission. Applicant's representatives discussed the difference between COBAS as an authentication method using out-of-band transmission and this application's transmission of encryption keys out-of-band. Applicant's attorney also pointed out that Cisco teaches away from and disparages out-of-band transmission, and that such a combination would render Cisco unsuitable for its intended purpose.

Applicant herein amends each of the independent claims to even more clearly recite features of the claims. Accordingly, the pending claims are believed to be allowable.